



You're In Charge®

WealthProtection ExpertiseSM

Get more out of life

Focus on what you want for today and tomorrow



LIFE SOLUTIONS

Your Guide to Life Insurance

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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For use with the general public.

Imagine life's possibilities

When you think about life, you know your accomplishments and envision the potential of what lies ahead. You've got expectations for yourself and the ones you love. You also want to protect them. Having life insurance is a responsibility of love because it can give your family financial security if you're not there.

But what you may not realize is that life insurance is a valuable resource that can help you reach goals throughout your life. It can make your life simple by playing a vital role in your portfolio, providing tax advantages to help you protect and build wealth for yourself, your loved ones, and what's important.



Build wealth: Many policies offer cash value potential that can grow tax-deferred. Tax-deferred assets can help you accumulate more in the long term.*



Access wealth: You can access your policy cash value by taking income tax-free policy loans or withdrawals, which won't impact your tax bracket or create tax exposure.†



Protect wealth: The death benefit transfers income tax-free and potentially estate tax-free — leaving more for your beneficiaries.



Rely on a resource that can help you today and tomorrow

Consider life insurance if you need or want:

- ✓ Protection for your family to replace your income or pay the mortgage or other debt
- ✓ A future cash reserve to pay for your children's college tuitions or other things that come along[†]
- ✓ A tax-efficient retirement supplement, so you can continue to enjoy your lifestyle[†]
- ✓ A legacy for the next generation or a gift for your favorite charity
- ✓ Long-term care expense protection to help protect your retirement savings
- ✓ Protection for your business investment if you own a small business

You've got options

While you can choose from a number of different policies that offer a variety of features and benefits, there are two basic types of life insurance:

<h3>1 Term life insurance</h3> <p>Lower cost, guaranteed death benefit coverage for a set period of time</p>	<h3>2 Permanent life insurance</h3> <p>Death benefit coverage up to lifetime</p>
<ul style="list-style-type: none">• Your payments stay the same for the coverage period.• In many cases, you can convert your term policy to permanent life insurance.	<ul style="list-style-type: none">• Some policies are protection focused. They offer death benefit protection that may be guaranteed for up to lifetime, but with limited cash value growth potential.• Some policies are accumulation focused. They combine cash value growth potential with death benefit protection.

*With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

[†]Distributions are taken through loans and withdrawals, which reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. Loans are not considered income and are tax-free. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC).

Which is right for you?

Whether term or permanent life insurance is a good fit depends on what you want to accomplish, considering your short-term and long-term goals.

For example: If you're just starting your career, the term insurance your employer provides may be sufficient coverage for the time being. As your life evolves, you're promoted; perhaps you marry and start a family — your need for financial protection can increase significantly. At the same time, you have other objectives, such as building wealth for the future, saving for college tuition, and putting money away for your retirement. Permanent life insurance can be a smart way to accomplish your ever-changing life goals.

Keep in mind that planning early makes good financial sense because you can get more for your money if you purchase life insurance when you're young and healthy.

There are policies designed to meet your changing needs

TEMPORARY PROTECTION	PERMANENT PROTECTION offering a death benefit or a death benefit with cash value growth potential		
Lower-cost coverage	Cash value growth potential for the future	Coverage to help with long-term care expenses	Legacy creation or charitable giving
<ul style="list-style-type: none"> • Term 	<ul style="list-style-type: none"> • Universal life • Indexed universal life • Variable universal life 	<ul style="list-style-type: none"> • Indexed universal life • Variable universal life • Survivorship indexed universal life 	<ul style="list-style-type: none"> • Universal life • Indexed universal life • Variable universal life • Survivorship universal life • Survivorship indexed universal life • Survivorship variable universal life

Did you know?



Almost **half** of all U.S. households **have a life insurance coverage gap***



Increasing your **term insurance coverage could cost less** than your monthly cable bill.

What you do to keep up with life



A smart way to get more for your dollars is to **buy life insurance when you're young.**[†]



Dual-income households are on the rise, yet **only 56% of American women have life insurance.**[‡]

* LIMRA "Life Insurance Ownership in Focus, U.S. Household Trends 2016"

† Kevin Mercadante, "Reality Check: Buying Life Insurance Young Saves Money," *Money Under 30*, <https://www.moneyunder30.com/buying-life-insurance-young-saves-money>, January 5, 2017.

‡ LIMRA "Women Still Lag Men in Life Insurance Ownership," November 16, 2016.

If you're like most Americans, you've got a busy life. Probably the last thing on your mind is wondering if you have enough life insurance. But there are certain circumstances that may trigger the need for a change. So it's important to reevaluate your coverage with a financial professional every one or two years. If you've experienced or expect any changes in your family life, employment or finances since you've had a coverage review, it's best to schedule an appointment with your advisor.



Any new events in your life since you last saw your advisor?

Check all that apply.

- | | |
|---|---|
| <input type="checkbox"/> Marriage | <input type="checkbox"/> Divorce |
| <input type="checkbox"/> Home purchase | <input type="checkbox"/> Change of employment |
| <input type="checkbox"/> New baby | <input type="checkbox"/> Business ownership |
| <input type="checkbox"/> Parent joins household | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Other _____ | |



What are your financial goals?

Select your top five goals from the following list. Please prioritize them by writing the numbers 1 through 5 next to the corresponding goal.

- | | |
|---|---|
| <input type="checkbox"/> Increase your personal wealth | <input type="checkbox"/> Gift to a favorite charity |
| <input type="checkbox"/> Secure education funding for your children or grandchildren (number of children _____) | <input type="checkbox"/> Minimize your tax risk
<input type="checkbox"/> Income tax
<input type="checkbox"/> Estate tax |
| <input type="checkbox"/> Supplement your retirement income | <input type="checkbox"/> Create a long-term care plan |
| <input type="checkbox"/> Supplement your spouse's retirement income | <input type="checkbox"/> Create a long-term care plan for your spouse |
| <input type="checkbox"/> Create a family legacy | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Establish a trust | |



Choose Lincoln for life

When it comes to choosing your insurance policy, consider the advantages of your insurance provider. Here's why so many insured Americans turn to Lincoln Financial Group.

- **Options to suit your needs**—Select from our diversified product portfolio.
- **Lincoln makes life easy**—From the application process to when you need benefits, we're committed to providing a superior customer experience to you and your loved ones.
- **Experience**—For over a century, more than 17 million Americans have relied on us to help them meet their goals.

Rely on the strength of Lincoln. We've been helping Americans meet their goals for more than a century.

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	A+ (2nd highest of 16)	A+ (2nd highest of 16)
Standard & Poor's	AA- (4th highest of 21)	AA- (4th highest of 21)
Moody's	A1 (5th highest of 21)	A1 (5th highest of 21)
Fitch	A+ (5th highest of 19)	A+ (5th highest of 19)

These ratings apply only to the company's claims-paying ability as of February 1, 2017. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see www.LincolnFinancial.com/investor.

Important information:

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal. With any VUL product, there are certain fees and associated costs, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable investment options for mortality and expense risk, and asset management fees. Ask your financial advisor for more detailed information. Also, please discuss tax implications with your tax and legal advisors.

Products, riders and features are subject to state availability. Limitations and exclusions may apply.

Only registered representatives can sell variable products.

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A MEC policy is one in which the life insurance limits exceed certain high levels of premium, or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

For use with the general public.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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